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NEWS RELEASE

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FOUNDERS BANK & TRUST REPORTS 2011 FOURTH QUARTER EARNINGS AND CELEBRATES 20TH ANNIVERSARY

Grand Rapids, MI (February 23, 2012) -- Founders Financial Corporation, the holding company for Founders Bank & Trust, reported net income of $1.25 million, or $1.40 per share, for the fourth quarter of 2011, ended December 31st. These results represent a 73% increase over the reported net income of $725,161, or $.78 per share, for the fourth quarter of 2010.

Additional Highlights:
"The fourth quarter of 2011 turned out to be the best quarter of earnings in our 20 year history," said Laurie F. Beard, Founders Bank & Trust President & CEO. "This was our 68th consecutive profitable quarter. The full year of 2011 was also a record year of profitability for the company, which we are very proud to report."

Also in December of 2011, Founders Bank & Trust celebrated its 20th Anniversary. "I am pleased to be able to look back at our 20 years of service to the Grand Rapids community, and know that we have had a positive impact on the financial success of our customers. I am looking forward to the years ahead, and hope to continue our current momentum of profitable growth."

About Founders Bank & Trust
Established to meet the demand for locally-based banking with a personal touch, Founders Bank & Trust continues to focus on superior customer service to achieve profitable growth. With four locations in the Grand Rapids area, this full-service community bank proudly strives to be the bank of choice for local individuals, businesses, and non-profit organizations.

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